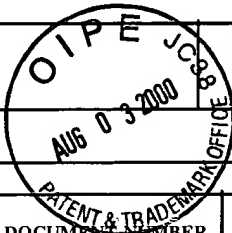


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ATTY. DOCKET NO.
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U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	BA						
	BB						
	BC						
	BD						
	BE						
	BF						
	BG						
	BH						
	BI						
	BJ						
	BK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
						YES	NO.
	BL						
	BM						
	BN						
	BO						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	BP	"PayMe.com Web Site," found on the World Wide Web at http://www.payme.com .
	BR	"eMoneyMail Web Site," found on the World Wide Web at http://www.emoneymail.com .
	BS	"eCount Web Site," found on the World Wide Web at http://www.ecount.com .
	BT	"Tradesafe.com Web Site," found on the World Wide Web at http://www.tradesafe.com .

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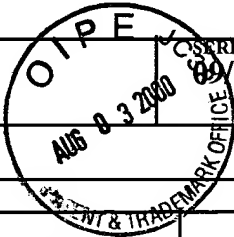
FORM PTO-1449, Adapted

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**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>JH</i>	AA	5,899,980	5/4/99	Wilf et al.			8/11/97
<i>JH</i>	AB	5,745,886	4/28/98	Rosen			6/7/95
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
						YES	NO.
	AL						
	AM						
	AN						
	AO						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>JH</i>	AP		"Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com .
<i>JH</i>	AR		"I-Escrow Web Site," found on the World Wide Web at http://www.iescrow.com .
<i>JH</i>	AS		"PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com .
<i>JH</i>	AT		"PayPal Web Site," found on the World Wide Web at http://www.paypal.com .

EXAMINER

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4/20/02

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